

WORK LINK

A PUBLICATION FOR WORKER
CO-OPERATIVES IN N.S.W.

Volume 2 No:4 April, 1981.

NAME CHANGE AND NEW PLAN

At its meeting on 7th April, 1981 the Work Co-operative Development Committee voted to change its' name to *Worker Co-operative Development Committee*. This is part of a new plan to focus more forcefully on the employment generating aspects of Co-operatives as they involve the members themselves, rather than concentrate on the services provided by a Co-operative. The current goal of the program is to establish independent, viable businesses in which ownership and control is vested in those who are actually working in the businesses, and is exercised in a democratic manner.

Consequently, on 8th April, 1981 a special sub-committee of the Development Committee met to construct an organisational plan to aid in the growth and development of the New South Wales Worker Co-operative Movement.

The meeting was held in the offices of the Management Advisory Unit (265 Castlereagh Street, Sydney). The Sub-committee was made up of representatives from the Department of Youth and Community Services, the Advisory Unit and three representatives from Worker Co-operatives.

The aim of the session was to look at our direction and start a new planning process. The results that are expected from it are an outline of a plan for the Program as a whole, taking it through to June 1982, and planning for three years beyond that date. A set of goals and suggestions were to be put forward to assist individual groups to construct similar plans. These will be discussed at the **Development Officers Seminar on Friday, 1st May.**

Papers and agendas for Board and Member use will be forthcoming.

Ideas will be sought for the plans following objectives:

1. Registered Co-operatives
2. Real ownership and control by workers
3. Viable businesses
4. Effective organisation structures
5. Preference in employment to unemployed people
6. Increased community/political awareness of Worker Co-operatives

7. Continuation of the program/ concept.

Possibly the most important issue, and the most difficult one for groups formulating long-term plans, was the question of what types of businesses offer the best chance for a worker co-operative to achieve long-term financial viability. Suggestions and research in this area have been made and it is also intended to discuss these at the Development Officers' Seminar.

After completion of the plan at the Seminar it will be forwarded to the Development Committee for incorporation as program policy.

For those Co-operative's wishing to undertake new work on directions in their own organisational plans, some helpful suggestions were provided by the Sub-committee for publication:

1. Define objectives/goals to be achieved at **the end of the period** (June, 1982).
2. Isolate the main features of the **current** state which are in conflict with or working against the future objectives.
3. Construct an itemised list of all that needs to be done **during** the period to achieve the objectives.
4. Determine **priorities** for all items listed.
5. Examine the **resources** available to carry out the tasks in the list. (Resources = People and Money).
6. Establish a **timetable** for carrying out the tasks involved.
7. Ensure that there is a **structure** that can effectively manage, monitor and (where necessary) intervene and act.
8. Write it all down and turn it into:
 - Policy
 - Practice
9. Ensure that there is participation in the planning process and commitment to the plan by those who will be most effected by it (i.e. the members).

The committee recognised that some people will not have encountered the workings of an organisational plan before. Therefore, a checklist of the types of decisions needed will be prepared provided to the Boards of

WORK CO-OPERATIVES ASSOCIATION

The inaugural meeting of the Work Co-operative Association will take place on Saturday, 2nd May at 265 Castlereagh Street, Sydney (Suite 1, First Floor).

A good turnout of members and potential members from both country and city worker co-operatives has already been indicated.

All worker co-operatives will have received notification in writing of the agenda and the deadline for nominations for the Management Committee. It is essential that the Association get off to a good start and get busy on representing the interests of the Worker Co-operatives and providing services to them. Remember that there is no guarantee that the present Worker Co-operative Development program of the N.S.W. Government will continue beyond June, 1982. The progress of the movement will need the united co-operative efforts of all its members combined into a Secondary Co-operative which can ensure the firm base and momentum gained so far, is carried into the future.

What do we want to achieve by the year 2000?

The agenda for the afternoon is:

1. Report of the Steering Committee
2. Ratification of the Constitution
3. Election of a Management Committee
4. Setting the Association in motion
5. Any other business.

It starts at midday. Food and drinks will be available.

The following is a proposed amendment to the Constitution (as advised):

"That the Management Committee be comprised of the following Worker Co-operative representatives:

- three who are from local Co-operative Boards
- two who are Co-operative workers but are not Directors
- two who are Development Officers who need not be members of their Co-operative.

At least three of the above representatives must be women.

See you on Saturday, 2nd May!

each Co-operative in order that the process can be continued at the local level. As the process is proved through experience to be effective, it can be utilised in each new endeavour of any individual worker co-operative.

WORKOP INDUSTRIES

Workop Industries Pty Ltd of 9 West Street Wollongong is situated on the "Leisure Coast" some 80 kilometers south of Sydney. However there is no relation to leisure as far as this proposed Co-operative is concerned.

Previous to our present title, which occurred on the 3rd February 1981, this organisation was known as The Wollongong Work Co-operative Development Committee, and had been operating since July 1979. However, management was restructured and a start on a new planned operational path was made on 20th October 1980.

As of that date, four sections were operating within the collective — Oddjobs, Silk Screening, Woodwork and Photography, as well as an Alcoa Can collection. Of these, only the silk screening ceased operations. The premises then occupied were hard for the public to locate, and consisted totally of galvanised iron, that would have been better suited as a sauna. A move was made as part of the plan.

Occupation of our new premises (an area of 2000 sq. feet) was accomplished in late December 1980. After extensive construction within the building, we now have the desired working areas and presentation that is necessary to a successful business.

Due to progressive expansion of our divisions and the inclusion of an Electronic Repair Division we have run out of space, so further accommodation has had to be found. We now have a second place of 3,500 sq. feet at Resolution Drive, Unanderra (a suburb of Wollongong).

The proposed co-operative's present business organisation is as follows:-

- Central administration
 - Photographic Studios Division
 - Electronic Services Division
- are housed at 9 West Street, Wollongong
- White Goods Division (washing machine, refrigerator service)
 - Woodwork & Construction Division
 - Picture Framing Division
 - Fibre Glass Division
 - Alcoa Can Collection

all housed at Resolution Drive, Unanderra.

The steady profitable expansion that has occurred since the change in management structure in October 1980 is a credit to the working ability and planning of all the members of this proposed Co-operative.

We currently employ ten people, though as the fibreglassing, electronics and white goods divisions are fully

operational by the end of the year, it is envisaged that working members will number forty, of whom at least 50% will be trainees and apprentices. Turnover will reach the half million dollar mark by December which should coincide with self sufficiency. The million dollar mark should be reached by mid 1982.

One new division in an exciting high growth manufacturing field is also on the drawing boards for starting in late 1982 after the lengthy period of consolidation (as planned) for the existing divisions is completed. From 1983, the Co-operative will concentrate on increasing turnover in order to expand operations and increase the numbers of employed membership. Worker self management and ownership is a process of learning by experience which is built into our structure and accordingly is getting stronger all the time.

Dean Runge
Development Officer

REPORT BY MARINO ZUGAN, CHAIRMAN & WORKER

The Wollongong Work Collective started off as a casual work agency working out of small and unsuitable premises. During the period of operation since July, 1979 we have seen many changes.

These changes have occurred in four main areas. Firstly the work areas have consolidated, acquired the right people and grown as time has passed. Secondly a change in management organisation and Development Officers. Thirdly in premises — we now operate out of extremely good premises in West Street with well built offices, photographic studio and dark room, all of which were built by the members themselves. And finally, in Name and Image: Our move to new premises gave us the opportunity to present a professional business front and the name was changed to Workop Industries Pty Ltd (registration as a propriety limited company being deemed necessary as protection for all members, while we take our first steps towards registration as a Co-operative).

Over the period of two years and as our Collective has changed from a casual work agency into more distinct work areas, we have regretfully lost a few members. But we have been able to maintain a core of most of the early members. These are Ingrid Nicol, John Milek, Bill Clapman, Lois Hagan (who is the Board secretary and has been with us from the start) and finally myself.

We have all worked together, and have had our share of ups and downs. But I believe as a group we have grown together enormously.

It is mainly due to the effort of these people who have put in countless hours

of voluntary time and effort as well as applying their skills in numerous ways, that has ensured the continued growth of this collective to the stage that we are where we are today. All members of the Board with the exception of Lois are Collective Worker Members — the Board being Ingrid, John, myself and Lois. In this way we have been able to keep well informed and involved with the running of the Work Collective.

I believe, however, that what has kept us together has been the co-operative principles. We always have the one goal in mind — to become a strong viable worker co-operative, a co-operative that will give the worker members responsibility over their own futures. We have worked together to build and achieve and to develop work areas that will grow and benefit others. We have worked together collectively making decisions, knowing that we are responsible individuals with the ability to make sound decisions/judgements, and to be able to grow and be a part of something that one day will be of great benefit for ourselves and the people in our community.

With the hiring of our latest management person, Dean Runge, a period of greater growth and flexibility of direction has come. Dean has, through his careful management, been able to point out mistakes and bad business practice and has reworked the previously inadequate bookkeeping procedures. He has also helped in Developing the right business image and approach.

This efficiency of management has assisted us in consolidating and making profitable our previously bad position. In so doing our goals have become much clearer. Let me say that this has not all been easygoing. As the management was employed to inject sound business principles into the collective structure, this has sometimes not been in keeping with the Boards view, which obviously has the members interests to think about.

On the whole we have with co-operation and learning been able to work together to construct a sound base for Workop Industries future and this has been a credit to all the people involved. I believe with the right mixture of business management and co-operative principles the viability and growth of any worker co-operative is a practical possibility.

In summing up I would like to stress that the most important aspect of any co-operative is its members — these are the people who ultimately make Collective decisions. To do so, however, they need good, sound education in both Co-op principles and sound business practice. How are we to

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survive in a very competitive market place if our members cannot make informed decisions and see the options and issues involved? For our continued success, I believe we must instill in each and every member good business skills and a practical understanding of day to day business operations in their work area.

Given our circumstances here at Wellington, our Members, Management Staff and Directors are looking forward to Registration as a Co-operative in May — fully capable and financially viable.

RESOURCE CENTRE/LIBRARY

A Resource Centre and Library is being established at 265 Castlereagh Street for use by Worker Co-operative members and associate members.

The library has a lot of books on worker co-operatives, management and business practice which will be available for borrowing on the spot or by mail. A catalogue on what is available and borrowing conditions will be out by the end of the month.

Many of the books have been loaned to the Library by various Movement people for use. Loans or donations of relevant books to the Library are welcomed.

Training packages, videos and films on worker co-operatives should also soon be available. The Resource Centre has its own viewing and training area. Equipment and training aids in good condition are eagerly sought for purchase. For advice on any aspect of, or use of the centre — phone 267 9406.

An interesting quote . . .

President Carter, when signing into Law the National Co-operative Bank Act in August, 1979 (allocating \$300 million in funds for all co-ops, 10% of which must go to worker co-operatives) stated:

"The Congress finds that user-owned co-operatives are a proven method for broadening ownership and control of the economic organisations, increasing the number of market participants, narrowing price spreads, raising the quality of goods and services available to their membership, and building bridges between producers and consumers, and their members and patrons. The Congress also finds that consumer and other types of self-help co-operatives have been hampered in their formation and growth by lack of access to adequate co-operative credit facilities and lack of technical assistance. Therefore, the Congress finds a need for the establishment of a National Consumer Co-operative Bank which will make available necessary financial and technical assistance to co-operative self-help endeavours as a means of strengthening the nation's economy."

FAKENHAM ENTERPRISES

In 1972, the abovenamed co-operative was created as a result of a takeover by the women workers of a leather shoe factory threatened with redundancy when the factory was 'closed' by its owners.

It survived for five years (from 1972 to 1977) with a membership of around twenty women workers.

The Co-operative Research Unit of the Open University undertook an action research project while the Co-operative was in existence. Some very important conclusions were drawn from the Fakenham experience as can be seen from the following extract from the report, published by the Unit in 1978. The importance of tough but honest financial planning and control cannot be too strongly stressed.

"If Fakenham Enterprises was to escape from doing work at the bottom end of the market, there were problems. The incentive to escape was strong as lower quality contracts paid badly and needed a high pace of work to earn reasonable wages. The co-operative had created expectations of greater control of one's immediate working conditions, and the contracts which Fakenham could obtain meant such control was only possible given relatively low wages. Only if Fakenham Enterprises could gain skills for new products would it be possible to satisfy these expectations to a greater degree. On the other hand, it would have required a substantial amount of capital to train the women and buy the equipment to give Fakenham Enterprises the capacity to do more skilled and better quality contract work. Even after such an investment they still would have been subject to accentuated market fluctuations. But they would have been able to do a wider range of work at potentially better prices. They would also have been able to avoid being dependent on people like Mr. R, who was himself doing contract work, part of which was passed on to Fakenham Enterprises.

One other alternative was the development of products by Fakenham Enterprises. This would avoid some of the problems of contract work — for example, although Fakenham would be subject to market variations, these would not be magnified as with contract work. But the development of products required other things. These can be summarised as:

1. PRODUCTS designed and able to be produced by the Co-operative.
2. EQUIPMENT needed to make the products.

3. PRODUCTION SKILLS needed for all the stages of manufacture within the factory
4. MANAGEMENT SKILLS in particular marketing, costing, buying, production control, and organisation
5. WORKING CAPITAL for materials, wages, etc. to cover outgoings before revenue comes in

Clearly the requirements for making one's own product are much greater than for contract work. However one might expect that a gradual transition can be made from contract work to one's own product. This is correct in the sense that contract work could be phased out as orders for other products increase. On the other hand it does not take account of the 'vicious circle' in which Fakenham Enterprises had found itself.

The economic vicious circle in which it is argued that Fakenham Enterprises was placed, is given in Figure 1.

To overcome these problems, a substantial input of capital combined with outside assistance, e.g. in training, was needed.

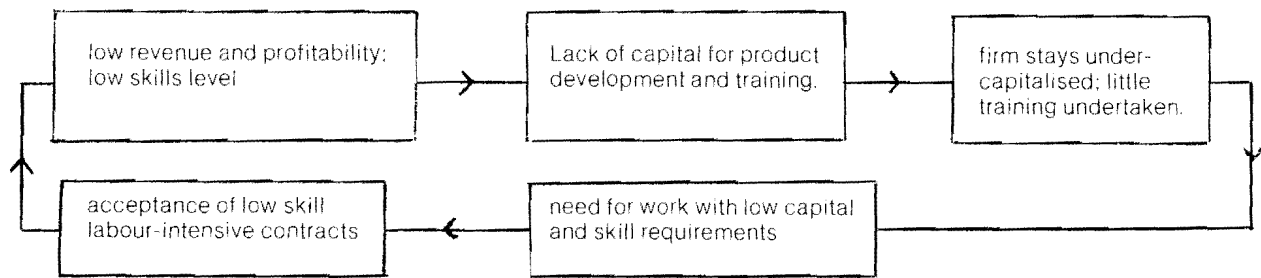
The desired development is shown in Figure 2.

Of course, as for any worker co-operative, capital was not the only requirement for the development of Fakenham Enterprises. But capital was a necessary, if not sufficient, condition for Fakenham Enterprises to escape from the vicious circle of Figure 1. However, its chances of obtaining a substantial amount of capital from normal financial sources were low. (In fact, capital was not obtained and the co-operative passed into the hands of a private entrepreneur in 1977.)

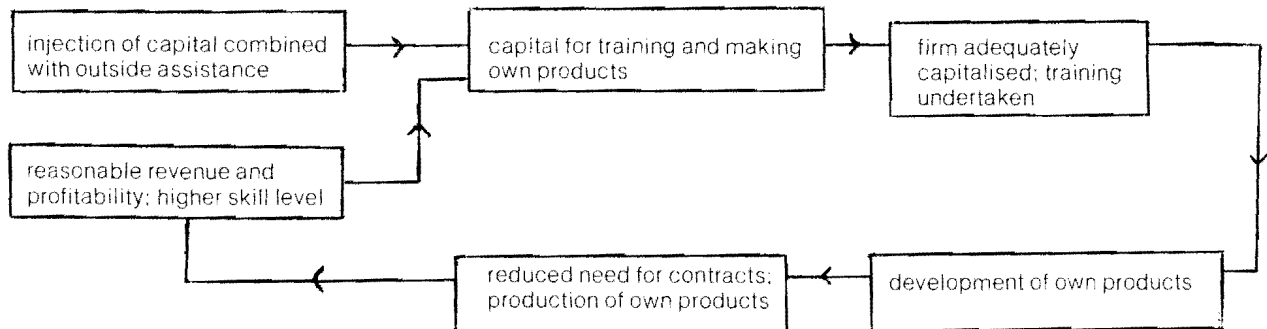
Some of the reasons capital was not obtained were:-

1. The Co-operatives poor economic record and its losses in previous years;
2. The firm's lack of management skills and financial control;
3. Possible discrimination against an all-woman enterprise;
4. Lack of security and collateral for any loans from financial institutions;
5. Lack of capital that could be put in by members;
6. Shortage of risk capital within the common ownership movement, and Fakenham's previous loans from the Scott Bader Commonwealth (the largest common ownership in the U.K.)

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Figure 1 : The Economic Vicious Circle**RESULTS:**

Stagnation and insecurity;
recurrent financial crises

Figure 2 : The Development Strategy**RESULT:**

Development and increased security;
escape from recurrent financial crises

The amount of capital required would depend on the nature of the product and its market, as well as the number expected to be kept employed by that work. The ideal product would in these circumstances not require either a high materials cost or very expensive equipment. But many of the skills within the co-operative were in leather, which is an expensive material, hence requiring substantial working capital.

Conclusion:

Fakenham Enterprises was established in the context of a fight against redundancy. It was therefore 'defensive' in origin, rather than being created by a handover from a previous owner or started from scratch. Such 'defensive co-operatives' as Fakenham have been given most attention by the media, of an unfavourable type. They tend to be created in situations of structural change in an industry, in periods of economic recession and in areas where alternative job opportunities are relatively limited. All these factors were present in the case of Fakenham Enterprises.

As a result of these origins, a 'defensive co-operative' like Fakenham Enterprises faces many problems. The problems of management skills, products, markets, motivation and social relationships cannot be seen in isolation from each other. The links between these different areas are complex and it would be a mistake to believe that finance can, by itself, resolve the problems faced by such a co-operative.

Figure 3 shows some of the problems and the strategies which might be used to tackle them.

From this we see that without resolving the economic and managerial problems, it is impossible to resolve the social problems of motivation, cohesion and social relations in a workers co-operative. To overcome these problems there must either be state action to negate the rationality of the market (e.g. import controls or subsidies), innovation in products or an acceptance of lower wages and/or more intensive work by the workforce. The first (strategy (a)) implies a degree of political

commitment to the development of workers co-operatives by Government that has not yet been shown.

Strategy (b) is a more likely alternative in the near future. It implies a substantial capital requirement as well as training of the workforce and the resolution of the problems of managerial skills. It is quite possible that such an investment would not be sufficiently secure or profitable to attract commercial investment and would therefore require some form of state action. It is, however, likely that the social costs of the redundancies — both direct, e.g. welfare benefits, and indirect, e.g. multiplier effect of redundancies on the economy — will at least partially be offset any investment. State action could therefore be taken which, whilst not having the political implications of strategy (a), would require the political will to face possible conflict with other firms in the same market areas.

Strategy (c) implies that the workforce accepts a reduction in living standards that would almost certainly be unacceptable."

Figure 3 :

Type of Problem	Outline	Possible Strategies	Some implications and problems
ECONOMIC	Declining market and structural change in industry leads to reduced demand for existing products	(a) State action to intervene in market (e.g. import controls or subsidies).	1. Government must support co-operatives politically 2. Potential conflict between State aided co-operative and other firms in industry.
		(b) Change products or invest in new technology.	1. Requires high level of managerial capacity 2. May require retraining of workforce. 3. Substantial capital needed.
		(c) Self-exploitation (i.e. rationalisation and wage cuts)	1. Possible unacceptability to workforce. 2. Accentuation of social problems, e.g. labour turnover of more able workers.
MANAGERIAL	Factory has no independent management as a result of: (i) managers leaving or (ii) previous external control and management services.	(d) Hire external managers and/or management services.	1. Potential conflict between hired managers and workforce expectations of control. 2. Difficulty in finding managers wanting to develop participative structure.
		(e) Train workforce in management skills	1. Time-consuming. 2. May be difficult to develop adequate range of skills in workforce with limited experience.
SOCIAL	Crises reduce motivation. More able workers leave. Participation reduced. Possible re-establishment of hierarchies but leaders do not have adequate managerial/entrepreneurial ability.	(f) combination of (a) and (d) above to resolve economic and managerial problems	See above.
		(g) Development of effective participative-democratic structures and procedures	1. Conflict between participation and efficiency in difficult market situation. 2. Lack of experience in developing such structures.

Co-operative Education Course (Cont'd)

The rights and obligations of a member in a co-operative society

Many people join co-operative societies when they are only little informed of the co-operative movement. They think that a co-operative is a mysterious means of fulfilling a certain economic interest without individual efforts. This misconception is due to the fact that most co-operatives are started in a rush without first affording the members the

very fundamental education in co-operative principles.

No organisation can be successful without members having clearly defined rights and obligations, otherwise, the whole movement turns out to be chaotic. Think of our example of the soccer team! There are rights and obligations for each player. For instance, in our example of the team, a player has the right to score a goal, but he has also an obligation not to hurt his opponent.

According to the co-operative principles, **all members** of a co-operative society **have equal rights.** These rights are inviolable and are vested in a member as an individual, irrespective of social status, number of shares, political or ethnic affiliations. The member uses these rights to ensure that the co-operative, through his or her own efforts and through the efforts of his or her fellow-members and of the office-bearers, fulfils its given objectives

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These rights and obligations are better understood when we consider them one by one.

1. The rights of a co-operator

There are **organisational rights**, i.e. rights of participation in the life of the co-operative, and **financial rights**, i.e. rights of sharing the resultant achievements.

a) Organisational rights of a co-operator

A co-operator has the right:

- (i) **To vote** in a general meeting or in a committee meeting (if he/she is a committee member) in drawing or passing joint resolutions, which enable the co-operative to operate and, therefore, to fulfil its objectives.
- (ii) **To be elected** as one of the members of the board of directors of the co-operative (who are entrusted with its management and administration). This means that a co-operator can be elected to the board and can also elect any other fellow co-operator to the board of the co-operative society.
- (iii) **To participate** in making or amending the Rules, passing the final accounts, checking the minute book and receiving both annual reports of the board of directors and that of the auditors. These reports are essential in so far as they enable the members **to inform themselves of the activities of the co-operative**. Active participation in the above mentioned matters will have the effect that the management will carry out their duties with more prudence.
- (iv) **To propose** that a general meeting should be held in order to discuss such matters which he or she thinks are essential for the integrity and prosperity of the co-operative. However, this could only be possible, if a certain proportion of fellow co-operators support the proposal.
- (v) **To request** that a certain matter be included in the agenda which is to be discussed in a general meeting. This allows members who may have special experience to impart it to their colleagues, for the general good of the co-operative.
- (vi) If the members by majority decide on a certain course of action which is not agreeable to a certain member, he/she may request that his/her objection be noted in the minutes. This may enable such a member to be indemnified later on, should the passed resolution be dangerous or injure a third party. (This refers mainly to board members).

- (vii) In collaboration with other members, he/she has the right to make proposals for the dismissal of the chairman and all the members of the board of directors.

In using this right the members **act as a watch-dog** in ensuring that the chairman and the board fulfil the duties which warrant their remaining in office.

- (viii) **To appeal** to the authorities concerned, if he/she discovers that the behaviour and practice of the board is contrary to the Rules and resolutions of the general meetings or detrimental to the co-operative society.

- (ix) **To withdraw** his/her membership, at any time, after giving the required notice as prescribed in the Rules. In Work Co-operatives in some countries, it is a practice to require the members to give notice well in advance before dues can be refunded and liability ceases.

b) Rights to share the resultant achievements of the Co-operative

A co-operator has further rights of sharing the resulting achievements of the co-operative as follows:

- (i) **To share** proportionally the **services**, to **use the facilities** allocated to him/her personally and also communal facilities of the co-operative in accordance with the Rules and regulations.
- (ii) If in the course of a financial year, a surplus is revealed, he/she has the right to **receive dividend and/or due annual interest on his/her share capital**. However, this dividend and interest is subject to limitation, according to the co-operative principles and the co-operative law. If a co-operator has not fully paid up his/her obligatory share holdings, such dividend or interest normally would be credited to his/her share account.
- (iii) To transfer his/her share holdings to a prospective member with due sanction of the board of directors of the co-operative, and in conformity to the Rules.

2. The obligations of a co-operator

Just as members have equal rights in the co-operative, so do they also have **equal obligations** to the co-operative: A co-operator is bound:

- a) **To observe** and obey the **Rules** of the co-operative. This is very important in order **to maintain discipline** necessary for efficient group action and to create a co-operative spirit and

understanding. Any violation of the Rules of the co-operative could result in mistrust, misunderstanding and instability of the co-operative.

- b) **To undergo** the initial co-operative **education** course, which the co-operative provides in order to make the members capable of participating effectively in developing their co-operative.

- c) **To contribute** as much **effort and knowledge** as possible, for the advancement of the co-operative's activities and economic growth. This means for example that at times of financial stringency the members may be called upon to substitute labour for their limited financial resources in the interest of the co-operative.

- d) **To attend** all the **meetings** of the co-operative whenever called upon to do so. Should he/she fail to attend, he/she will be bound by the decisions which were reached by majority vote during his/her absence.

- e) To behave in such a way as prescribed by the Rules of the co-operative with regard to the maintenance of peace and order, during the process of the general meetings and other meetings.

- f) To see to it that the affairs and property of the co-operative are dealt with in accordance with the provisions of the Rules and to keep and maintain in good order the property of the co-operative that comes under his or her care or occupation, by observing the respective regulations.

- g) The co-operative rules may also state that, as a condition for membership, a member must carry out certain economic activities only with the co-operative society. This requirement enables the co-operative to achieve its aim through active participation of members.

- h) **To discharge all his/her financial obligations** in due time, such as payment of obligatory share capital holdings and payment of service charges and eventually regular savings.

- i) In case of bankruptcy, **every co-operator is liable** to the extent of his/her share capital or to such an extent as may be prescribed in the Rules **for the debts of the co-operative**.

**DON'T FOOL YOURSELF THAT THIS IS THE WAY
TO ACHIEVE ANYTHING:-**

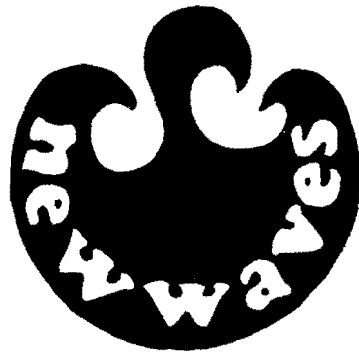
RUSH JOB CALENDAR

MIR	FRI	FRI	FRI	THUR	WED	TUE
8	7	6	5	4	3	2
16	14	13	12	11	10	9
23	22	21	20	19	18	17
32	29	28	27	26	25	24
39	38	37	36	35	34	33

This is a special idiots calendar which has been developed for handling rush jobs.

1. All rush jobs are wanted yesterday. With this calendar a client can order his work on the 7th and have it delivered on the 3rd.
2. Everyone wants his job by Friday, so there are three Fridays in every week.
3. There are eight new days at the end of the month for those end-of-the month jobs.
4. There is no 1st of the month — so there can't be late delivery of end-of-the month jobs on the 1st.
5. A 'Blue Monday' or 'Monday morning hangover' can't happen, as all Mondays have been eliminated.
6. There are no bothersome non-productive Saturdays and Sundays.
7. With no 15, 30th or 31st, no 'time-off' is necessary for cashing salary cheques or paying bills.
8. 'MIRDAY' — A special day each week for performing miracles.

FOR SALE

**NEW WAVES**

Hand made clothes with original
screen print designs featuring
Australian flora and fauna.

Teamwork Co Op.

Phone 922 4067.

43 Ridge Street, North Sydney

Also: Restaurant, Craft Shop, Home
Handyman Services and Cleaning and
Gardening Service.

Decorative Plaster: Plaster cornice and ceiling roses, many different varieties for renovations or new homes. Agencies in other country towns also wanted. Taskforce Work Cooperative: 17 William Street, Orange NSW 2800. Tel: (063)62 5800

NORTHERN BEACHES PIPELINE COLLECTIVE

The Work Team: Specialising in quality carpentry and handyman work. The complete home maintenance and renovation team! For prompt quotes and efficient service, call:

Pipeline: 977 8356. Jeff Geer: 938 1050

The Paint Team: Quality interior and exterior painting and decorating by enthusiastic young painters under supervision of licensed manager. For prompt quotes and efficient service, call:

Pipeline: 977 8356. (Bill Vander Houvan)

The Pipeline Collection: New and amazing original designs by Deanne Cole, designer and dressmaker. Speedy alterations at low cost, as well as Pipeline Trade Ins. When you feel like stepping out, call:

Pipeline: 977 8356. Deanne Cole: 977 8575